

WINTRUST FINANCIAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2260406	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$708	\$733	3.6%		
Loans	\$426	\$442	3.8%		
Construction & development	\$28	\$21	-25.9%		
Closed-end 1-4 family residential	\$36	\$37	2.9%		
Home equity	\$27	\$25	-8.4%		
Credit card	\$0	\$0	-23.0%		
Other consumer	\$111	\$122	10.2%		
Commercial & Industrial	\$93	\$111	18.6%		
Commercial real estate	\$115	\$120	4.2%		
Unused commitments	\$102	\$90	-11.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$5	-76.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$55	\$121	120.5%		
Cash & balances due	\$81	\$67	-17.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$15	\$44	188.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$15	\$42	182.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$601	\$621	3.3%		
Deposits	\$570	\$579	1.6%		
Total other borrowings	\$18	\$30	62.7%		
FHLB advances	\$16	\$16	-1.8%		
Equity					
Equity capital at quarter end	\$106	\$112	5.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	8.3%	--		
Tier 1 risk based capital ratio	9.9%	10.5%	--		
Total risk based capital ratio	10.6%	11.6%	--		
Return on equity ¹	6.1%	8.8%	--		
Return on assets ¹	0.9%	1.3%	--		
Net interest margin ¹	3.7%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	149.1%	81.3%	--		
Loss provision to net charge-offs (qtr)	58.0%	74.4%	--		
Net charge-offs to average loans and leases ¹	0.7%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.4%	0.0%	0.1%	0.0%	--
Closed-end 1-4 family residential	1.1%	1.4%	0.1%	0.0%	--
Home equity	0.8%	1.2%	0.1%	0.5%	--
Credit card	0.0%	0.0%	5.3%	-0.3%	--
Other consumer	0.2%	0.1%	0.1%	0.1%	--
Commercial & Industrial	1.6%	1.1%	0.5%	0.1%	--
Commercial real estate	0.0%	2.4%	0.1%	0.9%	--
Total loans	0.6%	1.1%	0.2%	0.3%	--